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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/807,544	04/13/2001	Bruno Million-Rousseau	0110251	9172

466 7590 04/18/2007  
YOUNG & THOMPSON  
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ARLINGTON, VA 22202

EXAMINER
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MILORD, MARCEAU

ART UNIT	PAPER NUMBER
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2618

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	04/18/2007	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

**Office Action Summary**

Application No.

09/807,544

Applicant(s)

BRUNO MILLION-ROUSSEAU ET  
AL

Examiner

Marceau Milord

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 25 January 2007.  
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.  
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 21-32 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.  
6) ☒ Claim(s) 21-32 is/are rejected.  
7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.  
8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.  
10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)  
2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)  
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.  
4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.  
5) ☐ Notice of Informal Patent Application  
6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

### Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 21-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Vazvan (WO- 9613814) in view of Katz et al (US Patent No 6424706 B1).

Regarding claims 21-23, Vazvan discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), the device comprising means for reading the payment means a central processing unit to which the reading means are connected, a first modem for establishing a telephone link with the server center, a first means for dialing telephone numbers, said first dialing means being associated with the first modem, wherein the first means for dialing telephone numbers and the associated second modem consist of elements of wired telephony circuits for establishing a telephone link with the server center (page 2, lines 24-30; pages 5-6).

However, Vazvan does not specifically disclose the features of a second means for dialing telephone numbers, said second dialing means being associated with the second modem, wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and a switching facility for selectively placing the central unit in communication with the first or second means for dialing telephone numbers.

On the other hand, Katz et al, from the same field of endeavor, discloses a system and method for accessing the value associated with a pre-purchased amount of telecommunication-time for making telephone calls and for uses other than making telephone calls. The system includes a computer system including a prepaid platform adapter for interfacing with a prepaid platform, and a financial network adapter for interfacing with a financial network. A database, communicating with the computer, includes subscriber account information and transaction processing protocol information for each adapter. A remote input server, communicating with the computer, provides an input device to access the computer (which is a second modem; col. 4, line 40- col. 5, line 24). In addition, the wireless networks contain an Internet messaging gateway which may be used, for example to receive email from an Internet using a communication line (a second means for dialing telephone numbers), and convert it into text pages which are sent wirelessly to the appropriate wireless handset via a communication line and mobile telephone switching office (col. 12, lines 41-67). Furthermore, the telecommunication-switch (which is a switching facility for selectively placing the central unit in communication with the first or second means) also communicates with end office via a telephone line. The computer system also communicates with a notification subsystem to send notification messages and/or receipts to subscribers and redemption offices. Notifications in the form of telephone calls, voicemail

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recordings, text pages or facsimile messages are sent via a telephone line to end office of PSTN. An optional data communication line between notification subsystem and Internet allows notifications in the form of Internet-based email messages to be sent. Such email messages are then delivered by email gateways, associated with Internet. Internet messaging gateway then communicates with MTSO to convert the email to a text message and send it wirelessly to wireless handset (col. 14, lines 43-67; col. 15, line 8- col. 16, line 14). It is clearly stated that the switching facility can place the central unit in communication with the first or second means for dialing telephone numbers. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to apply the technique of Katz to the communication system of Vazvan in order to enable financial institutions to provide telecommunication services and telecommunication device access to their customers.

Regarding claim 24, Vazvan discloses an add-on system for being connected to a device (figs. 1-2) for acquiring information relating to payment means and for transferring this information to a server center of a banking organization (page 2, lines 8-21), the device comprising: means for reading the payment means, a central processing unit to which the reading means are connected, a first modem for establishing a telephone link with the server center, first means for dialing telephone numbers associated with the first modem, wherein the first means for dialing telephone numbers and the associated second modem consist of elements of wired telephony circuits (page 2, lines 24-30; pages 5-6).

However, Vazvan does not specifically disclose the features of a circuit for emulating a switched telephone network, intended to be connected to the device, means for detecting telephone numbers dialed by said first dialing means, a second modem for establishing a

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telephone link with the server center, second means for dialing telephone numbers, said second dialing means being associated with the second modem, wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers.

On the other hand, Katz et al, from the same field of endeavor, discloses a system and method for accessing the value associated with a pre-purchased amount of telecommunication-time for making telephone calls and for uses other than making telephone calls. The system includes a computer system including a prepaid platform adapter for interfacing with a prepaid platform, and a financial network adapter for interfacing with a financial network. A database, communicating with the computer, includes subscriber account information and transaction processing protocol information for each adapter. A remote input server, communicating with the computer, provides an input device to access the computer (which is a second modem; col. 4, line 40- col. 5, line 24). In addition, the wireless networks contain an Internet messaging gateway which may be used, for example to receive email from an Internet using a communication line (a second means for dialing telephone numbers), and convert it into text pages which are sent wirelessly to the appropriate wireless handset via a communication line and mobile telephone switching office (col. 12, lines 41-67). Furthermore, the telecommunication-switch also communicates with end office via a telephone line. The computer system also communicates with a notification subsystem to send notification messages and/or receipts to subscribers and redemption offices. Notifications in the form of telephone calls, voicemail recordings, text pages or facsimile messages are sent via a telephone line to end office of PSTN. An optional data

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communication line between notification subsystem and Internet allows notifications in the form of Internet-based email messages to be sent. Such email messages are then delivered by email gateways, associated with Internet. Internet messaging gateway then communicates with MTSO to convert the email to a text message and send it wirelessly to wireless handset (col. 14, lines 43-67; col. 15, line 8- col. 16, line 14). It is stated that this gateway is a means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to apply the technique of Katz to the communication system of Vazvan in order to enable financial institutions to provide telecommunication services and telecommunication device access to their customers.

Regarding claim 25, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), wherein the matching means consist of means of temporary storage of the data (page 6).

Regarding claim 26, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), comprising a wireless link for connecting the emulating circuit to the first dialing means of the device (page 5, lines 7-27; page 7, lines 7-21).

Regarding claim 27, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), wherein said wireless link comprises an infrared link of the IrDA type (pages 6-7).

Regarding claim 28, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), comprising a wireless telephone set connected to the second means for dialing telephone numbers (page 5, lines 7-27; page 7, lines 7-21).

Regarding claim 29, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), comprising a wireless link connecting the first means for dialing telephone numbers to the telephone set (page 5, lines 7-27; page 7, lines 7-21).

Regarding claim 30, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), wherein said wireless link comprises an infrared link of the IrDA type (pages 6-7).

Regarding claim 31, Vazvan as modified discloses a device for acquiring information relating to payment means (figs. 1-2) and for transferring this information to a server center of a banking organization (page 2, lines 8-21), characterized in that it constitutes an electronic payment terminal (page 6).

Regarding claim 32, Vazvan discloses a system for acquiring information (figs. 1-2) relating to payment means and for transferring this information to a server center of a banking organization (page 2, lines 8-21), the system comprising a device comprising: means for reading the payment means, a central processing unit to which the reading means are connected, a first modem for establishing a telephone link with the server center, first means for dialing telephone numbers associated with the first modem, wherein the first means for dialing telephone numbers



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and the associated second modem consist of elements of wired telephony circuits (page 2, lines 24-30; pages 5-6).

However, Vazvan does not specifically disclose the features of a circuit for emulating a switched telephone network, connected to the device, means for detecting telephone numbers dialed by said first dialing means, a second modem for establishing a telephone link with the server center, second means for dialing telephone numbers, said second dialing means being associated with the second modem, wherein the second means for dialing telephone numbers and the associated second modem consist of elements of wireless telephony circuits, and means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers.

On the other hand, Katz et al, from the same field of endeavor, discloses a system and method for accessing the value associated with a pre-purchased amount of telecommunication-time for making telephone calls and for uses other than making telephone calls. The system includes a computer system including a prepaid platform adapter for interfacing with a prepaid platform, and a financial network adapter for interfacing with a financial network. A database, communicating with the computer, includes subscriber account information and transaction processing protocol information for each adapter. A remote input server, communicating with the computer, provides an input device to access the computer (which is a second modem; col. 4, line 40- col. 5, line 24). In addition, the wireless networks contain an Internet messaging gateway which may be used, for example to receive email from an Internet using a communication line (a second means for dialing telephone numbers), and convert it into text pages which are sent wirelessly to the appropriate wireless handset via a communication line and mobile telephone

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switching office (col. 12, lines 41-67). Furthermore, the telecommunication-switch also communicates with end office via a telephone line. The computer system also communicates with a notification subsystem to send notification messages and/or receipts to subscribers and redemption offices. Notifications in the form of telephone calls, voicemail recordings, text pages or facsimile messages are sent via a telephone line to end office of PSTN. An optional data communication line between notification subsystem and Internet allows notifications in the form of Internet-based email messages to be sent. Such email messages are then delivered by email gateways, associated with Internet. Internet messaging gateway then communicates with MTSO to convert the email to a text message and send it wirelessly to wireless handset (col. 14, lines 43-67; col. 15, line 8- col. 16, line 14). It is stated that this gateway is a means for matching the speeds of transmission of the data transmitted between the first and second means for dialing telephone numbers. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to apply the technique of Katz to the communication system of Vazvan in order to enable financial institutions to provide telecommunication services and telecommunication device access to their customers.

### ***Response to Arguments***

3. Applicant's arguments with respect to claims 21-32 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Marceau Milord whose telephone number is 571-272-7853. The examiner can normally be reached on Monday-Thursday.

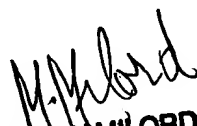
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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew D. Anderson can be reached on 571-272-4177. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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